

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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Raymond, Esq., Kevin DeLyon, Esq.  
Attorneys for the Debtor(s)

Case No.: 18-17989 RG

Chapter: 13 \_\_\_\_\_

Adv. No.: \_\_\_\_\_

Hearing Date: 9/7/2022 @ 10:00 A.M.

Judge: GAMBARDELLA

In Re:

JOSE ARGUETA, DEBTOR

**CERTIFICATION OF SERVICE**

1. I, KENNETH RAYMOND :

represent \_\_\_\_\_ in the this matter.

am the secretary/paralegal for RAYMOND& RAYMOND, ESQS., HERBERT B. RAYMOND, ESQ. (RECORD COUNSEL)\_, who represents the DEBTOR\_ in the this matter.

am the \_\_\_\_\_ in the this case and am representing myself.

2. On SEPTEMBER 9, 2022, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

Order For Authority to Obtain Credit and/or Refinance Real Property

3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: SEPTEMBER 9, 2022

/S/ KENNETH RAYMOND  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg, Esq. Chapter 13 Standing Trustee 30 Two Bridges Rd. Fairfield, N.J. 07004	CHAPTER 13 TRUSTEE	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Specialized Loan Servicing, LLC 6200 S. Quebec Street Greenwood Village, CO 80111  Attn: Officer, Managing or General Agent or Any Other Agent Authorized By Appointment or By Law to Receive Service of Process  Attn: Toby Wells	CREDITOR, FIRST MORTGAGE	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Shellpoint Mortgage Servicing, LLC 55 Beattie Place Suite 100 Greenville, SC 29601  Attn: Officer, Managing or General Agent or Any Other Agent Authorized By Appointment or By Law to Receive Service of Process  Attn: Bruce Williams, Ceo	CREDITOR, SECOND MORTGAGE	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)



1 UNITED STATES BANKRUPTCY COURT  
2 DISTRICT OF NEW JERSEY

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9 Email: [herbertraymond@gmail.com](mailto:herbertraymond@gmail.com)  
10 Herbert B. Raymond, Esq.  
11 Jeffrey M. Raymond, Esq.  
12 Kevin DeLyon, Esq.  
13 Attorneys for the Debtor(s)

Order Filed on September 8, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

JOSE F. ARGUETA, DEBTOR(S)

Case No.: 18-17989 RG

Adv. No.:

Hearing Date: 9/7/2022 @ 10:00 A.M.

Judge: ROSEMARY GAMBARDELLA

13  
14 ORDER FOR AUTHORITY TO OBTAIN CREDIT AND/OR  
15 APPROVING REFINANCE OF REAL PROPERTY

16 The relief set forth on the following pages two (2) through three (3),  
17 is hereby **ORDERED** as follows:

23 DATED: September 8, 2022

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
24  
25  
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27  
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Honorable Rosemary Gambardella  
United States Bankruptcy Judge

1 Page 2  
2 Debtor: Jose R. Argueta, Debtor(s)  
3 Case no.: 18-17989 RG  
4 Caption of order: Order For Authority to Obtain Credit and/or to  
5 Approve Refinance of Real Property

6 1. The Debtor, Jose R. Argueta, be and is hereby allowed to  
7 enter into and incur new debt for the purpose of obtaining  
8 financing, in the form of an new FHA thirty year fixed rate  
9 mortgage, in the amount of \$485,347 at 4.25%, consistent with the  
10 loan estimate and underwriting decision attached as an Exhibit,  
11 with Paramount Residential Mortgage Group, lender, pertaining to  
12 real property located at 144 Congress Street, Jersey City, New  
13 Jersey, 07307. This loan is to be used for the purpose of paying  
14 off and satisfying the mortgages against the property, held by  
15 Specialized Loan Servicing and Shellpoint Mortgage.

16 a. The sum of \$14,000, if available, of the refinancing  
17 proceeds, are to be remitted and made payable to Raymond &  
18 Raymond, Esqs., Attorney Trust Account, to be applied to plan  
19 obligations, providing for complete payment of all claims.

20 i. If sufficient funds or funds are not available  
21 to address plan obligations, then the Debtor must file a modified  
22 plan and amended income and expense schedules, if applicable,  
23 within a period of thirty (30) days of completion of the  
refinance transaction, otherwise, the Trustee may submit a  
default certification to the Court.

24 b. The Debtor is authorized to use refinance proceeds,  
25 if appropriate, to address the judgment lien against the real  
26 property held by Midland Funding, LLC (DJ-017469-11; DC-013394-  
27 10)  
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1 Page 3

2 Debtor: Jose R. Argueta, Debtor(s)

3 Case no.: 18-17989 RG

4 Caption of order: Order For Authority to Obtain Credit and/or

5 Approving Refinance of Real Property

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7 2. That this post-confirmation, post-petition extension of  
8 credit, for the purpose, of obtaining financing to satisfy  
9 mortgages against the real property (refinance) and address plan  
10 obligations, if applicable, be and is hereby considered necessary  
11 and appropriate for the Debtor's performance under the plan and  
12 that the extension of credit, in the form of a refinance, be and  
13 is hereby approved pursuant to Section 1305 of the Code.

14 3. That the refinance transaction must be completed within  
15 120 days of entry of this order or the Trustee may submit a  
16 default certification, requesting dismissal of the case.

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